UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 226355-7

Attorneys for Respondent: MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO

HUDSON CITY SAVINGS BANK, FSB

In Re:

Jose Amaya

Case No.: 19-18904-VFP

Chapter 13

Hearing Date: October 17, 2019

Time: 8:30 AM

Judge: Vincent F Papalia

AMENDED OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB ("Respondent"), by its counsel, Andrew M. Lubin, Esquire, of MILSTEAD & ASSOCIATES, LLC, states the following grounds as an Objection to Confirmation of Debtor's Chapter 13 Plan:

- 1. On May 1, 2019, Debtor, Jose Amaya filed a petition pursuant to Chapter 13 of Title 11 of the United States Code in the United States Bankruptcy Court for the District of New Jersey.
- 2. Respondent was the holder of a first mortgage on real property owned by the Debtor known as and located at 1118 West 6th Street, Plainfield, NJ 07063 (the "Property").
- 3. On May 6, 2019, the above captioned case was dismissed by entry of an Order Regarding Credit Counseling And Certification Of Exigent Circumstances. (Docket entry #13.)
 - 4. On June 21, 2019, the Debtor filed a motion to vacate the dismissal of the case, which

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was returnable on July 18, 2019. (Docket entry #20.)

- 5. On June 26, 2019, the subject property was sold to a third-party at sheriff's sale.
- 6. On July 29, 2019, an Order Granting Motion To Vacate Dismissal Of Case was entered. (Docket entry #23.)
- 7. As the subject property has been sold, Respondent objects to any plan provision that proposes a cure, modification or payoff of the claim.

Respectfully submitted MILSTEAD & ASSOCIATES, LLC

DATED: October 16, 2019

/s/Andrew M. Lubin
Andrew M. Lubin, Esquire
Attorney ID No. AL0814
1 E. Stow Road
Marlton, NJ 08053
(856) 482-1400
Attorneys for Secured Creditor

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY			
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In Re:		Case No.: 19-18904-VFP Chapter 13	
Jose Amaya			
		Judge: Vincent F Papalia	
	CERTIFICATIO	ON OF SERVICE	
1.	I, Andrew M. Lubin, Esquire:		
	represent the <u>Secured Creditor</u> in the above-captioned matter.		
	am the secretary/paralegal for	, who represents the	
	in the above caption	ed matter.	
	\Box am the in the above case and am representing myself.		
2.	On October 16, 2019, I sent a copy of the following pleadings and/or documents to the parties listed i		
	the chart below:		
Object	tion to Confirmation of Chapter 13 Plan		
3.	I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.		
DATED: October 16, 2019		/s/ Andrew M. Lubin	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Road Suite 330 Fairfield, NJ 07004	Trustee	☐ Hand-delivered ☑ Regular Mail ☐ Certified mail/RR ☐ E-mail ☑ Notice of Electronic Filing (NEF) ☐ Other
Jose Amaya 1118 West 6th Street Plainfield, NJ 07063	Debtor	☐ Hand-delivered ☐ Regular Mail ☐ Certified mail/RR ☐ E-mail ☐ Notice of Electronic Filing (NEF) ☐ Other

^{*} May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.